

Why should we make a pledge rather than give as we can?

The church needs pledges to plan its budget. Since pledges account for over 3/4 of the total budget, they are critical to financial planning and management. We ask you to consider your pledge as a commitment to God's work and to each other. The payment schedule is up to each member – weekly, monthly, quarterly, or whatever works best.

We have not previously made a pledge. Why should we consider one now?

Presently, over 50% of our membership makes no pledge at all. Without financial support from *all* our members, we risk losing or cutting programs and activities that are important to the vitality of the church. Volunteer service is, of course, highly valued. But it does not take the place of financial support. Please support the church with your pledge this year. All gifts count – regardless of size!

How can we make our pledge?

Complete the pledge card and return it to the church to let us know of your commitment. Please include not only the total amount of your pledge, but also your intended payment schedule. Let us know also if you have included the church in your estate plans, or would like more information on how to include the church in your will. *Envelopes* are available to members who request them each year. Envelopes containing checks or cash can be placed in the offering plate and will be credited directly to the member's pledge. *Checks sent by mail* should be mailed to the church office for credit to your pledge. *Gifts of stock* can be made by calling Marla Richardson in the church office to arrange transfer details. Please let the office know the gift is coming so it can be clearly identified as yours. *Family foundations* are excellent vehicles through which to make your annual gifts. Call Bob McCracken to discuss details.

Note: The term "pledge" used by the church is not a legal obligation as defined by some charitable funds and foundations.

Welcome to Church !



Bible stories and much more.....

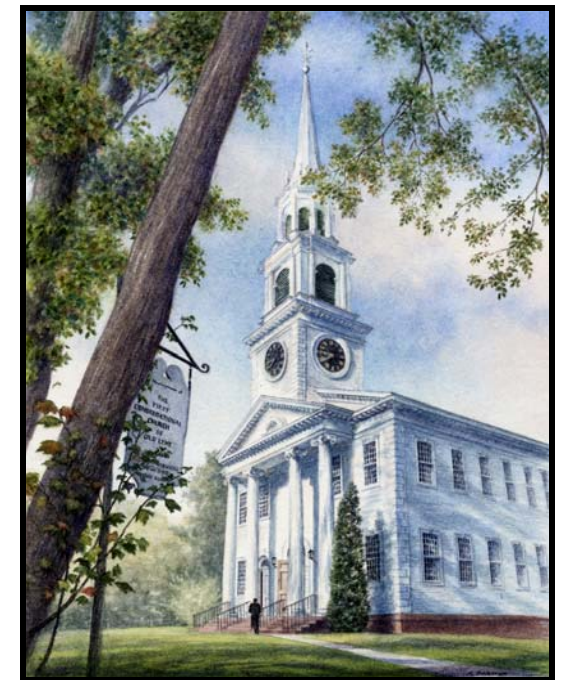


The church appreciates your prayerful consideration of your pledge and your support of the church's mission in 2010.

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**First Congregational Church
of Old Lyme**

**2010 Visitation and Stewardship
Campaign**



Watercolor by Angie Falstrom

***Your Investment In
Fulfilling Our Church's
Mission***

The Church Needs Your Support to accomplish its goals!

Three years ago, the leadership of our church conducted a strategic review to assess the alignment between expected resources and our growing needs. The review included a feasibility study which interviewed a number of families and showed a strong commitment to our church and its programs. It further indicated that members have a strong desire to support our church both financially and personally.

At the same time, the review concluded that the church's revenue growth was no longer able to keep up with the support of current programs, much less allow for the normal cost increases associated with salaries and benefits and the maintenance of our historic property.

In response, we conducted a visitation and pledge campaign during which 250 visits were made by our visitation team. The result was an increase in pledges of 15% from the prior year. However, in 2008 and 2009, while the visitation campaign continued, pledges have since declined in both years. While there was a "cushion" to avoid making cuts in the 2008 budget, the church leadership was forced to cut \$25,000 from the 2009 budget.

A total of \$42,000 more in pledges or an increase of 8% is needed to meet the church's needs for 2010. Unless we are able to raise our sights and achieve such an increase, next year's budget may have to be seriously cut in areas we hold dear, such as Benevolences or Christian Education. Please consider what you can do to help our church continue to fund its magnificent mission.

Where does the church's financial support come from? (2009 Budget)

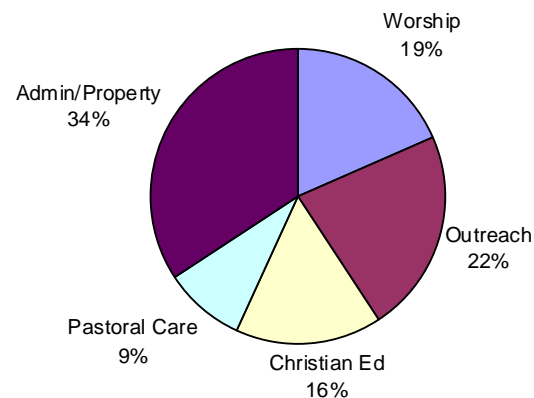
Pledges & Other Offerings	\$647,600	84%
Dividends & Interest	\$ 80,000	10%
Other Income (mainly prior years surplus funds)	\$ 43,890	6%

2009 Actual Pledge Distribution

Pledge Range	# of Pledges	Total Amount	Average Pledge
Over \$5000	19 (5%)	\$130,690 (23%)	\$6,878
\$3,001-\$5,000	26 (6%)	\$101,579 (17%)	\$3,907
\$2,001-\$3,000	35 (9%)	\$87,080 (16%)	\$2,488
\$1,001-\$2,000	91 (23%)	\$132,612 (24%)	\$1,457
\$501-\$1,000	82 (21%)	\$65,746 (12%)	\$802
Under \$500	136 (35%)	\$40,024 (7%)	\$294
Total	389 (100%)	\$ 557,731 (100%)	\$1,434

How is the church's annual income spent?

Church Expenses by Program



How do we determine the size of our pledge?

Your decision on how much to give is a highly personal one, to be determined by each family or individual member based on what the church means to them and how it serves their interests and needs. We ask that you consider the possibility of raising your pledge from last year either by a percentage amount or by joining the group at the next higher giving level as indicated on the chart at left. The following chart may be helpful in figuring a percentage increase:

2009 Pledge	5% Increase	10% Increase	20% Increase
\$200	\$210	\$220	\$240
\$500	\$525	\$550	\$600
\$1,000	\$1,050	\$1,100	\$1,200
\$1,500	\$1,757	\$1,650	\$1,800
\$2,000	\$2,100	\$2,200	\$2,400
\$2,500	\$2,625	\$2,750	\$3,000
\$3,000	\$3,150	\$3,300	\$3,600
\$3,500	\$3,675	\$3,850	\$4,200
\$4,000	\$4,200	\$4,400	\$4,800

Alternatively, you might consider giving a percentage of your total household income to the church. For example:

Annual Income	2% Pledge	5% Pledge
\$10,000	\$200	\$500
\$20,000	\$400	\$1,000
\$40,000	\$800	\$2,000
\$80,000	\$1,600	\$4,000
\$120,000	\$2,400	\$6,000
\$140,000	\$2,800	\$7,000
\$180,000	\$3,600	\$9,000
\$200,000	\$4,000	\$10,000